

WHAT IS CLAIMED IS:

1. A user authentication system comprising authentication means for storing vital information about a user, confirming identity of a user and issuing authentication information on the user by comparing vital information about the user supplied through a network with the stored vital information, and

2. A user authentication system according to claim 1, wherein the authentication means obtains the vital information from the user who is to be registered through the network and conducts registration of the user by establishing correspondence between the vital information and the user.

4. A user authentication system according to claim 2, wherein the payment means obtains the vital information about the user from the user through the network, confirms that the user is a qualified payer and transmits the confirmation of qualified payer and the vital information

to the authentication means through the network, and requests registration of the user.

5. A user authentication system according to claim 1, wherein, when the user receives an offer of a commodity or a service from the provider, the authentication means receives the vital information on the user from the user and transmits the authentication information to the user.

6. A user authentication system according to claim 1, wherein, when the user receives an offer of a commodity or a service from the provider, the authentication means receives the vital information on the user from the transmission means and transmits the authentication information to the payment means.

7. A user authentication system according to claim 1, wherein, when the user receives an offer of a commodity or a service from the provider, the authentication means receives the vital information on the user from the user and transmits the authentication information to the payment means.